



Triad Newsletter

A Waldo County Joint Venture in Senior Safety

Volume 13, Issue 2

Spring 2015

Triad Senior Appreciation Day

Triad will hold its annual Senior Appreciation Day on **Thursday, June 18** at the hall of the Tarratine Tribe on Main Street in Belfast. The day will begin at 9:30 a.m. Activities will include:

- Morning coffee/tea
- Displays by service providers
- Blood pressure checks
- Entertainment
- A sit-down lunch served by police officers
- Bingo with prizes

All activities are free to those 50 and over. The entire cost will be covered by Triad in partnership with a number of area businesses and other organizations. Come join in on a fun and informative event designed to show appreciation for the seniors of Waldo County.

Drug Take-Back Day

For the last several years, there has been a National Drug Take-Back day that has collected thousands of pounds of pills for proper disposal. The national program has been discontinued. In this state, the Maine Sheriff's Association has agreed to take it on as a service to Mainers. The next event will be held on:



Saturday, April 25
10:00 a.m. to 2:00 p.m.

Belfast Police Department, Church Street,
and
Searsport Police Department, Union Street

If you wish to support Triad when you make your delivery of unwanted drugs, you can leave returnable cans and bottles at the Belfast Police Station during this event.

Triad Coats and Warm Clothing Project

The Triad board of directors wants to thank all of those who contributed items to the winter collection of warm clothing for seniors. This past fall, Triad distributed approximately 150 coats and jackets, 125 heavy sweaters, and hundreds of hats, scarves, mittens and gloves. With this past winter having been such a very cold one, the warm clothes were more critical than ever to our older neighbors.

Thank you for your generosity!

Triad's New Facebook Page

Triad now has a Facebook page thanks to the efforts of Jan Dodge. She will be posting updates on what the organization is doing and other information that may be useful to you. Find the page at:

<https://www.facebook.com/WaldocountyTriad>

Check it out.

Read About Current Scams inside →

See How They Are Scamming Us Now!

Life Insurance Scam

Maine Identity Services sends out this warning. During the last several months, a major insurance company has received many complaints regarding a scam being conducted using the company name. Someone calls stating that he/she is an insurance company employee. The caller informs the person that a recently deceased family member had a life insurance policy which newly lapsed for non-payment of premiums. The caller states that if the survivor would pay the premium today, then, the policy would be reinstated and the life insurance proceeds would be paid directly to the survivor. The premium amounts reportedly due have been different - in many cases persons were asked to send 5- five hundred dollar money cards (prepaid debit cards) in order to reinstate this alleged policy. The telephone numbers used to perpetrate this scam has been found to originate from the State of Alabama.

Belfast Water Calls

In the last issue, it was reported that Belfast residents were receiving letters about insurance on water connections from the house to the city water line. Now the City of Belfast reports that residents have been receiving phone calls about having their water tested. The Belfast Water District states that this is someone trying to get you to allow them to come to your home to sell you a water filtration system. The call is NOT coming from the Belfast Water District.

If the water district needs to contact a resident, the contact will be made either by letter or phone. When a water district employee does come to a home, they will provide proper identification. If you are a customer of the Belfast water district and have questions, you can call the office Monday through Friday from 7:00 a.m. to 3:30 p.m. at **338-1200**.

Anthem Blue Cross/Blue Shield

The records of millions of current and former Anthem Blue Cross/Blue Shield policy holders have been stolen. The company is trying to keep ahead of any potential scams by getting the word out that they are in the process of sending letters to all affected persons, going back ten years.

While the company is trying to complete this task, they want the public to know that **they will not be phoning, sending e-mail messages or coming to your door** to discuss this issue. Eventually, affected persons will receive a letter. It will say that Anthem has purchased identity theft insurance and credit monitoring to cover current and past customers against a scam that can be shown to have come about as a result of this breach of their computerized record system. If you have or have had insurance from Anthem any time in the last ten years, do not believe that any type of contact other than the letter is valid. While no scams are known yet, the company expects them to be coming.



We value what you value and want to help you make sure it's protected!

Can't come to us?? WE make "house calls"!

15E Starrett Drive
Belfast, ME 04915
207-338-5430

Office Hours:
Monday - Friday
8:00am to 4:30pm

www.crossagency.com

*One of our
licensed agents
is here to help:*

Lourene Rich

Lisa Archer

Amanda Munson



More Scams

Scam Regarding Google

If you have a G-mail account, watch out for what looks like official notices from Google. There are a couple of variations of this scam. One looks like an official notice that informs you that you have exceeded your email "limit quota". The other says you have a "deferred email." Both of these scams come with a link that you are supposed to click. If you do click on it, the link downloads malware onto your computer that can search through your files to hunt for personal information and banking numbers. This opens you up to identity theft.

These particular scams are difficult to catch because they look so real. They have Google's address in the footer. Sometimes they even use a link to "unsubscribe" and "change my notification settings". These links also contain malware that can collect your files.

There are a few things that you can do to help recognize a scam email.

- **Hover your cursor over the "From" field.** Scammers have the ability to use a false address but they don't always do it.
- **Watch out for spelling and typographical errors and bad grammar.** It is easy to copy a logo but awkward wording or bad grammar can be a giveaway.
- **Hover your cursor over the link.** Sometimes it reads one place but when you hover over it, you can see it is going somewhere else.



The Survey Scam

The customer survey scam is back. This time it is generally trying to get you to collect reward points. You get a message that says something like: "Your reward points are expiring soon." Many brand names are being used in the messages, especially Walgreen's and Macy's. If you are a frequent shopper at the store named, you click on the message. When it opens, it says that you have been selected to complete a survey about your recent customer experience. The message says that if you complete the survey, you will receive "bonus points" of perhaps \$100 or more. Some other survey scams take the greater incentive approach and might tell you that you will be entered into a sweepstakes for \$25,000 reward points.

Certainly legitimate companies ask about your customer experience after an online purchase. Don't trust the out-of-the-blue requests. Once you complete the survey, you may be prompted to purchase bogus products such as diet pills or wrinkle cream. In another version, you are told to give your credit card or banking information. In yet a third form, clicking on the link may download malware that searches your files for banking or credit card information.

For this scam, there are some things to watch for in addition to those given in the Google scam. These are, watch out for:

- **Emails that claim to have information about you but you never signed up to receive contacts.** These often are sent to millions of people and the senders hope that some people will reply. You should not get messages from them at all if you did not sign up for them.
- **Messages that push you to act immediately.** Often scammers want you to act right off before you have had time to think about it. Sometimes the scammer even lists consequences if you do not act quickly.

Still More Scams

Help Paying Your Income Tax Scam

You owe back taxes and you find an ad for a business that claims that it can reduce or eliminate your back tax debt by applying for the IRS hardship program for you. The Federal Trade Commission says that most people do not qualify for this IRS assistance and in many cases, the "company" does not attempt to settle tax debt and often does not even file the paperwork with IRS. Paying the "company," just gets people deeper in debt.

The Federal Trade Commission recently settled a case against American Tax Relief. The company took over \$100 million from customers by falsely claiming that they could reduce tax debt and telling people that they were eligible for tax relief.

If you are having trouble meeting your tax obligation, ignore any promises from companies that say that you are qualified or eligible for a tax relief program. Only the IRS or the state revenue service can do that. Do not accept help from a business that makes you pay up front to get tax relief.

Contact IRS or the Maine Revenue Service if you need time to make payments. There are payment options available. There is also an independent organization within IRS called the Taxpayer Advocate Service. These people provide free help to those in financial difficulty or who need help resolving a tax problem. That number is **1-877-777-4778**.



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Licensed Investment Advisor

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Cell: (207) 318-6200

E-mail: fwwarren@roadrunner.com
"Creating Future Financial Options"

Death Notice Scam

People report receiving e-mail notices that appear to come from a legitimate funeral home. The subject reads "Funeral Notification" and the message offers condolences for the loss of your friend or loved one. It does not give a name of the deceased but invites you to click on a link to get more information about the coming celebration of life service. If you click on the link, it does not take you to the funeral home's website but rather to a foreign domain where scammers download malware on your computer. This malware may extract copies of your files or monitor your online activity. It is done to steal your personal information and use it for fraudulent purposes.

The Federal Trade Commission offers a few ideas to help keep someone from being able to install malware on your computer.

- Keep your security software up-to-date,
- Don't click on any email attachments or links unless you are certain from whom they came and where they got it,
- Only download and install software from sites that you know and trust,
- Use a pop-up blocker,
- Resist buying or using free software that says that it can scan your computer and detect malware. That is a technique that scammers use to install it, and
- Back up your data regularly.



Elder Abuse is domestic violence.

For help or information call
NEW HOPE for WOMEN.

1-800-522-3304



Things to Know

Prescription Drugs

Prescription drug misuse has become a big problem in our area says Healthy Waldo County, a community health coalition. They offer the following advice:

- Take prescription drugs only as directed. If you have any questions, ask your doctor or pharmacist.
- Don't take more than one medication at a time unless you have talked to your doctor. Some drugs interact with others with undesirable side effects.
- Don't consume alcohol when you have prescription drugs in your system. The combination can have disastrous effects.
- Don't take expired medications.
- Store medications in a cool, dry and secure place to keep them from deteriorating and from theft.
- Lock up medications to protect children and youth. Know that every day in America another 2,500 teens abuse prescription drugs for the first time.
- Don't share medications with anyone else.
- Get rid of unwanted or unused medications as soon as it is no longer needed.
- Don't flush medications that you do not want. Dispose of them properly at the drug drop-off box at the Waldo County sheriff's office or take them into the Belfast Police Department during regular business hours.

Need assistance regarding Medicare Health Plans, Final Expense, or Fixed Annuities?

Please call contact us, we are here to help!

Chris Coleman

Email: ccoleman@bluegoosemaine.com

Direct: [207.323.3217](tel:207.323.3217)



Deer Ticks

Lyme disease is a condition that can cause major neurological problems if left untreated. It comes from the bite of an infected deer tick. While the disease was first identified in Lyme, Connecticut, it has spread to much of the country with Maine now having the highest incidence of these particular ticks.

The ticks are very tiny and barely visible when they first get onto an animal. Although they are called "deer ticks", they can live on any animal. Field mice, birds and other creatures that move through the grass and woods are candidates to be carriers. The ticks tend to wait on the tips of grasses and shrubs and when a person or animal brushes the plant, the tick quickly lets go of the vegetation and climbs aboard to suck blood from the host. In this bloodsucking process, an infected deer tick can pass Lyme disease on to a person.

Dog ticks and other varieties of ticks do not carry Lyme disease. Not all of the deer ticks are infected. If you find a tick on yourself or someone else, remove it immediately using fine-tipped tweezers. Pull upward with a steady, even pressure. Do not twist or jerk the tick as this can cause the mouth parts to break off and remain in the skin. Wash the area of the bite with rubbing alcohol or soap and water. Try to get the tick identified and if it is a deer tick, consult your doctor for treatment.

The University of Maine Cooperative Extension offers two quick reference cards on ticks. These include graphic information on ticks and how to safely remove them plus suggestions on methods to manage them on your pets, in your yard and while you are outdoors. For your copy of the two free reference cards titled "Ticks" and "Tick Removal", contact the Waldo County office at:

1-800-287-1426 or

ceswal@umext.maine.edu

Things to Know About Triad

Bottle Drives

Hannaford in Belfast lets the public direct the money from their returnable cans/bottles to be donated to non-profit organizations. Triad will be the recipient from **June 21 - 27**.

You can also donate your returnable cans and bottles by leaving them in Triad's blue recycling container in the lobby of the sheriff's building, just inside the lobby door. This container is available during office hours - Monday to Friday from 8:00 a.m. to 4:00 p.m.

Like all donations to Triad, 100 percent of the money collected will go into programs to help older people to be safer in their homes and communities. Triad is run entirely by volunteers so there are no staff or overhead costs.

Unwanted Medications

Prescription and non-prescription medications should be removed from a home as soon as they are no longer wanted or needed. To help make this easier, Triad has a secure drug deposit box to use to drop off your medications for proper disposal. This helps to prevent accidental use or theft of drugs and it keeps drugs from getting into the ground water as happens when these substances are flushed. The box is just inside the door at the Waldo County sheriff's office and is available during office hours - Monday to Friday from 8:00 a.m. to 4:00 p.m.



Grove Cemetery Chapel

- Private Services
- Non-denominational
- Family can make own arrangements

Call Steve Bogue at 338-2264

Spring Cleaning

As you are cleaning the house, cellar and/or garage this spring, perhaps you find something that you would like to donate to Triad for its annual auction. This is the major fundraiser for the organization. Small items may be brought to the sheriff's office any time during office hours. Call the sheriff's office to arrange for delivery of larger items --- **338-6786**. Although Triad cannot accept clothes or electronics, we appreciate any other new or gently used items that you are willing to contribute to the sale. All proceeds go toward conducting programs for the improved safety of area seniors.

File of Life

Triad offers the File of Life. It includes packets in two sizes and each holds health information. The larger File is intended to be posted on your refrigerator door. Waldo County emergency responders know to look for the File there. The smaller packet, contains the same health information and is designed to fit in a wallet, so that your health information is with you when you are away from home.

For your free File of Life, call Triad toll-free at: **1-866-426-7555**. In an emergency, ambulance personnel will not have to search for medications and ask for a list of health issues.

Give a Triad Newsletter to a Friend

If you would like to add the name of a Waldo County citizen to receive a paper copy of this newsletter, please send the name and mailing address to:

**Waldo County Triad
P.O. Box 125
Belfast ME 04915**

or call Triad toll-free at: **1-866-426-7555**
or e-mail us at: **waldocountytriad@yahoo.com**

If you would like to receive the newsletter online, you can view the current edition plus previous issues at: **waldocountyme.gov/**



Community Opportunities

AARP Smart Driver Course

Date: Fri., Mar. 27 & again on Tue. May 12

Time: 10:00 a.m. - 3:00 p.m.

Place: Reynolds House, 33 Booth Dr. Belfast

Cost: \$20 or \$15 for AARP members

This revised course for the older driver is about improving defensive driving techniques and how to adjust to our physical changes so we can continue to drive safely for years to come.

For registration or more information: Call Paul at: **338-0350**

Spectrum Generations Auction

Date: Saturday, March 28

Time: 11:00 a.m.

Place: Waldo Center of Spectrum Generations
Merriam Road, Belfast

Triad Senior Day

Date: Thursday, June 18

Time: 9:30 a.m.

Place: Tarratine Hall, Main St, Belfast
Come join Triad for a day of free morning coffee, Bingo with prizes, lunch, exhibits of services and entertainment. All provided by Triad, area merchants, and volunteers.

Searsport Senior Day

Date: Thursday, July 16

Time: 9:00 a.m.

Place: Public Safety Building, Union St., Searsport

YMCA Active Older Adult Luncheons

The Active Older Adult luncheons are free to those 60 and older. Donations are accepted. To know how much to prepare, registration is required at least one week in advance of meal by calling: **338-4598**.

Date: Wednesdays - April 29, May 27 & June 24

Time: 11:30 a.m.

Place: YMCA, Lincolnville Ave., Belfast (Route 52)

While at the Y, buy Hannaford/Edwards grocery cards from the Triad volunteers in the lobby. These cards help to support the work of Triad.

Farmers' Market

The Belfast Farmers' Market will open at Waterfall Arts (256 High St.) on Fridays, beginning May 1. The Unity Farmers' Market will open at the Unity Community Center (32 School St.) on Saturday, May 2. Both locations are open from 9:00 a.m. to 1:00 p.m. and accept SNAP and EBT cards. Spring is here.

Rides to Doctor Appointments

The Belfast City Police Department offers rides to medical appointments from a Belfast location to a Belfast doctor's office and return.

Passengers must be able to get into and out of the vehicle without assistance. To schedule a ride, call: **338-2420**

Stretch Around - Basic Physical Activity

offered by hospital volunteers.

Date: Every Monday & Friday

Time: 1:00 pm

Place: St Margaret's Church, Court St, Belfast

More information: call Jo-Ann at **930-6733**

Cancer Support Group

This program is designed for those with cancer plus family and friends.

Date: 2nd Wed. - Apr. 8, May 13, Jun. 10

Time: 4:45 to 6:15 pm

Place: Belfast Free Library, 3rd Floor Conf. Room

More Information: Call Margie Spencer-Smith
930-2500 ext. 4795.

Family Caregiver Education & Support

offered by Waldo Co. Home Health & Hospice.

Date: 1st Thurs. - Apr. 2, May 7, Jun. 4

Time: Noon to 1:00 p.m.

Place: Office of Home Health & Hospice

More information: call Margie Spencer-Smith
930-2500 ext. 4795

Community Case Management

This is a program of the hospital for people with heart failure or chronic obstructive pulmonary disease. For details, call Jo-Ann at **930-6733**.



Waldo County Triad is a partnership of
seniors, law enforcement, and local organizations dedicated to
improving the safety of people 50 and older in their homes and communities
through education and service.

Triad Phone Number: 1-866-426-7555

Triad Officers

Chairman ----- Jeff Trafton
Vice Chairman ----- Jan Dodge
Secretary ----- Vyvyenne Ritchie
Treasurer ----- Joyce Fenner

Newsletter Staff

Editor ----- Pat Pierson

Proofreader ----- Ruth Murphy

Collating and Mailing Team:

Jan Dodge
Joyce Fenner

Mary Gilman
Ruth Murphy
Sandra Otis-Anderson

Evie Tinker
Ruth Woods

Residents of the Maine Coastal Regional Re-Entry Center

Triad Board of Directors

- | | | |
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Waldo County Triad programs are open to all regardless of race, color, national origin, gender, or disability.

To change your mailing address, add another name to this mailing list, or to remove
your name from this list, call Waldo County Triad toll-free at 1-866-426-7555

Spring 2015

Change Service Requested

Waldo County Triad
PO Box 125
Belfast ME 04915



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US POSTAGE PAID
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PERMIT NO. 26